

**Table VII.A.2.f Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by proportion of employees who are full-time or low-wage and State: United States, 2015**

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	74.4%	73.6%	75.6%	76.9%	80.7%	72.5%
New England:						
Connecticut	77.6%	77.7%	90.8%	62.4%	82.3%	77.0%
Maine	74.1%	73.1%	76.1%	76.2%	73.0%	74.3%
Massachusetts	58.9%	57.8%	60.5%	61.7%	71.6%	56.7%
New Hampshire	77.8%	77.7%	71.0%	83.4%	91.2%	74.9%
Rhode Island	69.7%	69.5%	71.3%	66.7%	66.7%	70.3%
Vermont	61.2%	61.9%	58.5%	61.0%	77.7%	57.6%
Middle Atlantic:						
New Jersey	66.4%	63.6%	81.0%	60.8%	75.7%	64.1%
New York	69.2%	67.0%	72.4%	76.2%	82.1%	66.2%
Pennsylvania	69.7%	71.8%	69.8%	63.0%	77.4%	67.8%
East North Central:						
Illinois	71.1%	69.3%	75.5%	75.8%	71.5%	71.0%
Indiana	82.7%	81.4%	94.8%	72.2%	79.1%	84.3%
Michigan	75.3%	75.6%	67.7%	83.6%	85.7%	71.0%
Ohio	78.2%	79.3%	72.8%	80.6%	81.0%	77.1%
Wisconsin	81.8%	81.9%	90.0%	72.4%	77.2%	83.3%
West North Central:						
Iowa	66.9%	70.1%	64.7%	56.5%	64.1%	67.7%
Kansas	73.9%	74.5%	79.5%	66.1%	75.9%	73.1%
Minnesota	71.6%	72.3%	85.7%	62.6%	71.1%	71.7%
Missouri	69.6%	68.1%	66.8%	84.6%	88.8%	64.5%
Nebraska	76.4%	72.6%	99.8%	74.0%	70.1%	78.5%
North Dakota	67.1%	69.8%	66.3%	57.7%	74.6%	65.7%
South Dakota	67.7%	67.5%	63.6%	72.0%	76.5%	64.5%
South Atlantic:						
Delaware	72.2%	68.3%	80.1%	83.5%	86.8%	67.4%
District of Columbia	57.2%	52.7%	75.1%	69.8%	86.9%	53.5%
Florida	72.1%	70.0%	79.0%	77.1%	77.8%	70.5%
Georgia	75.6%	71.6%	70.7%	95.9%	89.3%	70.0%
Maryland	71.5%	70.5%	64.2%	82.8%	87.2%	66.6%
North Carolina	79.3%	80.1%	81.6%	74.8%	81.0%	78.7%
South Carolina	76.7%	72.2%	89.4%	86.2%	87.5%	72.0%
Virginia	73.6%	70.5%	80.2%	80.9%	82.4%	70.6%
West Virginia	73.6%	73.6%	85.6%	63.7%	75.3%	72.7%
East South Central:						
Alabama	69.8%	69.1%	74.1%	69.1%	78.3%	66.3%
Kentucky	83.9%	82.8%	90.2%	83.9%	83.9%	83.9%
Mississippi	82.3%	81.7%	88.0%	79.3%	84.2%	81.6%
Tennessee	77.7%	81.5%	62.8%	79.6%	80.1%	76.8%
West South Central:						
Arkansas	76.4%	73.5%	91.9%	83.7%	89.4%	69.8%
Louisiana	82.3%	82.0%	84.9%	80.4%	84.3%	81.6%
Oklahoma	80.2%	81.9%	72.9%	75.7%	81.1%	79.9%
Texas	79.6%	78.5%	86.8%	76.7%	86.2%	77.2%
Mountain:						
Arizona	80.5%	76.3%	91.7%	92.5%	96.0%	74.9%
Colorado	75.5%	76.2%	67.1%	82.7%	65.7%	78.2%
Idaho	79.1%	81.2%	78.3%	69.3%	79.4%	79.0%
Montana	77.3%	75.5%	82.3%	79.0%	80.2%	76.2%
Nevada	87.6%	87.3%	83.2%	92.3%	95.9%	84.8%
New Mexico	76.2%	77.0%	82.0%	66.5%	79.8%	75.0%
Utah	80.2%	76.4%	84.7%	91.4%	83.2%	79.2%
Wyoming	80.4%	78.9%	83.2%	94.0%	89.1%	79.2%
Pacific:						
Alaska	76.7%	79.4%	69.1%	74.2%	76.1%	76.7%
California	76.9%	76.1%	69.3%	89.1%	80.1%	76.0%
Hawaii	69.3%	67.5%	74.2%	70.5%	68.6%	69.5%
Oregon	80.0%	83.6%	61.5%	81.2%	81.0%	79.7%
Washington	70.8%	69.4%	71.0%	76.4%	81.6%	69.1%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* The definition of low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix for details.

**Table VII.A.2.f Standard errors for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by proportion of employees who are full-time or low-wage and State: United States, 2015**

Division and State	Total	Percent Full-Time Employees			Percent Low-Wage Employees **	
		75% or more	50-74%	Less than 50%	50% or more	Less than 50%
United States	0.57%	0.70%	1.51%	1.38%	1.07%	0.67%
New England:						
Connecticut	3.55%	4.24%	6.27%	11.14%	8.71%	3.85%
Maine	3.55%	4.43%	9.01%	8.76%	8.51%	3.97%
Massachusetts	3.60%	4.49%	10.32%	8.58%	9.24%	3.97%
New Hampshire	3.09%	3.76%	9.89%	6.15%	4.50%	3.62%
Rhode Island	3.85%	4.96%	7.19%	11.62%	10.52%	4.19%
Vermont	3.74%	4.61%	9.68%	10.00%	9.68%	4.17%
Middle Atlantic:						
New Jersey	3.70%	4.58%	7.49%	9.96%	7.30%	4.22%
New York	2.50%	3.08%	6.20%	6.34%	4.84%	2.89%
Pennsylvania	3.22%	4.15%	6.95%	8.42%	6.48%	3.73%
East North Central:						
Illinois	3.42%	4.21%	8.53%	7.94%	6.96%	4.02%
Indiana	3.21%	3.90%	5.02%	10.52%	6.37%	3.63%
Michigan	3.60%	4.50%	9.91%	6.64%	5.41%	4.59%
Ohio	2.83%	3.54%	7.60%	7.66%	5.64%	3.45%
Wisconsin	3.64%	4.09%	4.93%	13.20%	9.37%	3.65%
West North Central:						
Iowa	3.70%	4.58%	8.65%	9.52%	8.31%	4.24%
Kansas	3.42%	4.13%	8.81%	9.10%	6.43%	4.12%
Minnesota	3.38%	4.26%	7.47%	7.62%	7.46%	3.93%
Missouri	3.96%	4.87%	10.04%	6.28%	5.17%	4.71%
Nebraska	3.93%	4.85%	0.17%	10.80%	8.92%	4.27%
North Dakota	3.84%	4.85%	9.85%	8.75%	8.52%	4.32%
South Dakota	4.21%	5.23%	11.74%	9.11%	8.14%	4.87%
South Atlantic:						
Delaware	3.91%	4.88%	11.49%	7.18%	5.59%	4.74%
District of Columbia	3.79%	4.27%	10.77%	10.32%	7.75%	4.11%
Florida	2.83%	3.47%	6.53%	6.56%	5.20%	3.34%
Georgia	3.91%	4.98%	11.60%	2.44%	4.85%	5.08%
Maryland	3.67%	4.86%	9.13%	6.90%	5.36%	4.42%
North Carolina	3.63%	4.03%	9.49%	10.21%	6.70%	4.28%
South Carolina	3.77%	4.82%	7.68%	6.99%	5.44%	4.81%
Virginia	3.26%	3.91%	9.05%	7.13%	5.48%	3.92%
West Virginia	3.31%	4.21%	6.41%	7.91%	5.37%	4.21%
East South Central:						
Alabama	3.40%	4.24%	9.23%	8.15%	5.66%	4.25%
Kentucky	2.89%	3.51%	6.50%	7.24%	5.51%	3.48%
Mississippi	3.16%	3.86%	7.30%	8.47%	5.53%	3.86%
Tennessee	3.25%	4.01%	9.19%	6.60%	5.34%	4.07%
West South Central:						
Arkansas	3.55%	4.32%	5.87%	8.08%	4.66%	4.75%
Louisiana	3.14%	3.94%	6.84%	7.97%	6.25%	3.65%
Oklahoma	3.15%	3.41%	9.87%	12.70%	6.36%	3.69%
Texas	2.30%	2.77%	5.72%	6.36%	3.82%	2.83%
Mountain:						
Arizona	3.54%	4.42%	7.74%	5.69%	3.03%	4.54%
Colorado	3.31%	3.93%	9.31%	8.14%	8.20%	3.60%
Idaho	3.88%	4.55%	9.71%	11.70%	8.11%	4.45%
Montana	4.15%	5.33%	8.61%	10.00%	8.69%	4.79%
Nevada	2.84%	3.46%	9.18%	5.38%	3.96%	3.57%
New Mexico	3.64%	4.29%	8.87%	10.54%	7.00%	4.28%
Utah	3.56%	4.70%	7.84%	5.87%	7.06%	4.19%
Wyoming	3.43%	3.93%	10.57%	4.16%	7.90%	3.77%
Pacific:						
Alaska	3.65%	4.05%	9.82%	11.74%	12.21%	3.84%
California	1.98%	2.34%	5.98%	3.79%	4.30%	2.24%
Hawaii	3.09%	3.95%	6.85%	7.14%	6.10%	3.60%
Oregon	3.20%	3.58%	10.00%	8.00%	6.68%	3.67%
Washington	4.26%	5.19%	11.91%	8.59%	7.38%	4.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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